

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Jose M Ochoa
Maria Gates
Debtor(s)

Case No. 15-09075

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/13/2015.
- 2) The plan was confirmed on 05/22/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/17/2015.
- 5) The case was dismissed on 09/04/2015.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,100.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$475.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$475.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$40.61
Court Costs	\$0.00
Trustee Expenses & Compensation	\$18.52
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$59.13

Attorney fees paid and disclosed by debtor: \$385.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	200.00	5,359.40	5,359.40	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	900.00	1,173.92	1,173.92	0.00	0.00
CONSUMER FINANCIAL SERVICES	Secured	11,000.00	11,000.00	11,000.00	319.63	96.24
CONSUMER FINANCIAL SERVICES	Unsecured	10,556.00	NA	NA	0.00	0.00
COTTONWOOD FINANCIAL LTD	Unsecured	1,000.00	633.01	633.01	0.00	0.00
DIRECTV	Unsecured	2,131.00	2,131.26	2,131.26	0.00	0.00
GREATER CHICAGO FINANCE	Unsecured	4,689.00	4,689.92	4,689.92	0.00	0.00
ILLINOIS BELL TELEPHONE COMPAN	Unsecured	415.00	438.14	438.14	0.00	0.00
ILLINOIS DEPT OF HEALTHCARE & F	Priority	222.81	1,283.54	1,283.54	0.00	0.00
NICOR GAS	Unsecured	900.00	4,011.47	4,011.47	0.00	0.00
OCWEN LOAN SERVICING LLC	Unsecured	0.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Unsecured	0.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	1,500.00	1,732.49	1,732.49	0.00	0.00
RENEW AUTO SALES	Unsecured	1,211.98	NA	NA	0.00	0.00
STANISCONTR	Unsecured	237.00	NA	NA	0.00	0.00
THE BOURASSA LAW GROUP LLC	Unsecured	788.59	NA	NA	0.00	0.00
MED BUSINESS BUREAU	Unsecured	210.00	NA	NA	0.00	0.00
YMCA	Unsecured	134.00	NA	NA	0.00	0.00
ELGIN COMMUNITY COLLEGE	Unsecured	365.00	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	2,697.00	NA	NA	0.00	0.00
NR GROUP	Unsecured	746.00	NA	NA	0.00	0.00
PAYLIANCE	Unsecured	228.00	NA	NA	0.00	0.00
PAYLIANCE	Unsecured	220.00	NA	NA	0.00	0.00
PAYLIANCE	Unsecured	119.00	NA	NA	0.00	0.00
PAYLIANCE	Unsecured	84.00	NA	NA	0.00	0.00
PAYLIANCE	Unsecured	70.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PAYLIANCE	Unsecured	65.00	NA	NA	0.00	0.00
HARRIS & HARRIS	Unsecured	1,776.44	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	116.00	NA	NA	0.00	0.00
IRVING PARK CEMETARY	Unsecured	2,170.56	NA	NA	0.00	0.00
LEGAL LIASON SERVIC	Unsecured	1,300.00	NA	NA	0.00	0.00
LINEBARGER GOGGAAN & BLAIR &	Unsecured	244.00	NA	NA	0.00	0.00
GEM RECOVERY SYSTEMS	Unsecured	57.51	NA	NA	0.00	0.00
CITY OF CHICAGO DEPARTMENT OF	Unsecured	100.00	NA	NA	0.00	0.00
COLLECTION TECHNOLOGY INC	Unsecured	4,731.48	NA	NA	0.00	0.00
ABM PARKING SERVICES	Unsecured	50.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CO	Unsecured	200.00	NA	NA	0.00	0.00
AT&T	Unsecured	769.55	NA	NA	0.00	0.00
AT&T	Unsecured	116.44	NA	NA	0.00	0.00
CBE GROUP	Unsecured	1,963.23	NA	NA	0.00	0.00
COMED	Unsecured	259.64	NA	NA	0.00	0.00
CONFIDENT SMILE DENTAL	Unsecured	1,000.00	NA	NA	0.00	0.00
CONSUMER FINANCIAL SERVICES	Unsecured	41.00	NA	NA	0.00	0.00
CONSUMER FINANCIAL SERVICES	Unsecured	8,857.00	NA	NA	0.00	0.00
CONSUMER FINANCIAL SERVICES	Unsecured	41.00	NA	NA	0.00	0.00
CONTINENTAL FURN	Unsecured	1,638.00	NA	NA	0.00	0.00
CONUMER FINANCE SERVICE	Unsecured	5,733.00	NA	NA	0.00	0.00
CONUMER FINANCE SERVICE	Unsecured	41.00	NA	NA	0.00	0.00
CYBRCOLLECT	Unsecured	228.00	NA	NA	0.00	0.00
CYBRCOLLECT	Unsecured	65.00	NA	NA	0.00	0.00
ELGIN CARDIAC SURGERY	Unsecured	400.00	NA	NA	0.00	0.00
EURO PRO OPERATING LLC	Unsecured	192.28	NA	NA	0.00	0.00
FFCC-COLUMBUS	Unsecured	1,210.00	NA	NA	0.00	0.00
FOCUS RECEIVABLES MA	Unsecured	648.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	4,254.00	4,291.48	4,291.48	0.00	0.00
VERIZON	Unsecured	1,663.00	1,631.98	1,631.98	0.00	0.00
VERIZON	Unsecured	2,164.00	2,123.36	2,123.36	0.00	0.00
YOLANDA SILVA	Priority	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,000.00	\$319.63	\$96.24
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,000.00	\$319.63	\$96.24
Priority Unsecured Payments:			
Domestic Support Arrearage	\$1,283.54	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$1,283.54	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$28,216.43	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$59.13</u>
Disbursements to Creditors	<u>\$415.87</u>
TOTAL DISBURSEMENTS :	<u>\$475.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/05/2015

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.